PROPOSED DRAFT PLEASE DISCARD AFTER INTERVIEW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Confirmation No.: 5759

Malik

Group Art Unit: 2643

Serial No.: 09/287,023

Examiner: Nguyen, D.

Filed: April 6, 1999

Docket No. 190251-1910

For: Methods and Systems for Using

the Public Switched Telephone Network

to Conduct a Transaction Between

Customer Accounts

RESPONSE TO OFFICE ACTION

Mail Stop: RCE Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Sir:

The outstanding non-final Office Action mailed March 15, 2004 (Paper No. 31) has been carefully considered. In response thereto, please consider the following remarks.

AUTHORIZATION TO DEBIT ACCOUNT

It is not believed that an extension of time is required. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account no. 20-0778.

THOMAS, KAYDEN, HORSTEMEYER & RISLEY, L.L.P.

ATTORNEYS AT LAW

100 Galleria Pkwy, NW Suite 1750 Atlanta, GA 30339-5948 www.tkhr.com

Charles Griggers 770-933-9500 Ext. 453 charles.griggers@ikhr.com

FACSIMILE TRANSMISSION

April 20, 2004

FROM TO Charles Griggers Examiner Nguyen FAX: 770-951-0933 FAX: 703-746-7251 TEL: TEL:

RE: Proposed Draft for Telephone Interview at 1 pm on April 20

(Message)

Number of Pages (Including This Cover Sheet): - 21 -PLEASE ACKNOWLEDGE SAFE AND CLEAR RECEIPT OF ALL PAGES.

CONFIDENTIAL

The information in this facsimile message is legally privileged and confidential information Intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or reproduction of this communication is strictly prohibited. If you have received this facsimile in error, please notify us by telephone and return the original message to us at the address above via the United States Postal Service. Thank you.

INTERNATIONAL PATENT, TRADEMARK AND COPYRIGHT LAW AND RELATED LITIGATION

Huntsville, Alabama

Atlanta, Georgia